**DECLARATION**

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **ONLINE FRAUD SOLUTION** the specification of which ____ is attached hereto or X was filed on May 2, 2004 as Application No. 10/709,398.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

Application No.	Filing Date

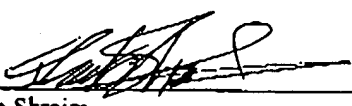
I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Date of Filing	Status

Full Name of Inventor 1:	Last Name: SHRAIM	First Name: IHAB	Middle Name or Initial:
Residence & Citizenship:	City: Germantown	State/Foreign Country: Maryland	Country of Citizenship: United States
Post Office Address:	Post Office Address: 13307 Queenstown Lane	City: Germantown	State/Country: Maryland
			Postal Code: 20874
Full Name of Inventor 2:	Last Name: SHULL	First Name: MARK	Middle Name or Initial:
Residence & Citizenship:	City: Chevy Chase	State/Foreign Country: Maryland	Country of Citizenship: United States
Post Office Address:	Post Office Address: 203 Oxford Street	City: Chevy Chase	State/Country: Maryland
			Postal Code: 20815

Full Name of Inventor 3:	Last Name: HEPWORTH	First Name: JAMES	Middle Name or Initial:
Residence & Citizenship:	City: Meridian	State/Foreign Country: Idaho	Country of Citizenship: United States
Post Office Address:	Post Office Address: 2112 East Bowstring Street	City: Meridian	State/Country: Idaho Postal Code: 83642

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.



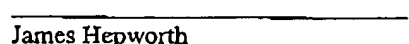
Signature of Inventor 1  Ihab Shraim Date <u>10/27/04</u>	Signature of Inventor 2 Mark Shull Date _____	Signature of Inventor 3 James Hepworth Date _____
-----------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------	-------------------------------------------------------------

60261341 v2

Attorney Docket No.: 040246-000100US

Full Name of Inventor 3:	Last Name: HEPWORTH	First Name: JAMES	Middle Name or Initial:	
Residence & Citizenship:	City: Meridian	State/Foreign Country: Idaho	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2112 East Bowstring Street	City: Meridian	State/Country: Idaho	Postal Code: 83642

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

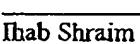
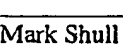

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
		
Ihab Shraim	Mark Shull	James Hepworth
Date _____	Date <u>10/26/04</u>	Date _____

60261341 v2

Attorney Docket No.: 040246-000100US

Full Name of Inventor 3:	Last Name: HEPWORTH	First Name: JAMES	Middle Name or Initial:	
Residence & Citizenship:	City: Meridian	State/Foreign Country: Idaho	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2112 East Bowstring Street	City: Meridian	State/Country: Idaho	Postal Code: 83642

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
		
Ihab Shraim Date _____	Mark Shull Date _____	James Hepworth Date <u>10-22-04</u>

60261341 v2